



Media Advisory

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“Bomb Cyclone” causes damage: What to know about storms and insurance

PORTLAND, OR – The “bomb cyclone” that hit Western Washington and Oregon over the weekend tragically took two lives and caused wind damage to homes and vehicles. More storm systems with the potential to bring high winds, heavy rains to the lowlands and significant snowfall in the mountains are likely in the Pacific Northwest during the fall and winter months.

Here's what to know about Home, Business and Auto Insurance coverage for storm-related damage:

- ✓ Damage from wind, including roof, siding or window damage from fallen trees or limbs, is typically covered under standard homeowners and business insurance policies.
- ✓ Standard [homeowners](#), [renters](#) and [business](#) insurance policies do not include coverage for flooding and landslides.
- ✓ Flood Insurance can be purchased through an insurance agent or an insurer participating in the [National Flood Insurance Program](#) (NFIP). Some private insurers offer coverage as well. Typically, there is a 30-day waiting period from the time a policy is purchased until you are covered.
- ✓ With heavy rain comes the risk of landslides in the Pacific Northwest. Damage from landslide is not covered by a standard homeowners, renters

or business insurance policy, but special coverage – called a “Difference in Conditions” policy – [is available](#) for purchase as a stand-alone policy, usually from a specialty lines broker.

- ✓ Damage to your vehicle caused by wind, falling trees, flood and landslide is covered, but only if you have optional [Collision or Comprehensive Coverage](#).

The NW Insurance Council encourages all homeowners, renters, business owners and vehicle owners to contact their insurance company representative or agent now to make sure they have the right coverage to protect their property and belongings before the next severe weather event.

If your home has suffered storm damage:

- Contact your insurance company or agent as quickly as possible to estimate damage and get the claims process underway.
- If it is safe to do so, make emergency repairs that prevent damage from worsening.
- If you are approached by contractors to make repairs to your home, insurers encourage homeowners to do due diligence, to make sure your contractor is licensed & bonded by the state and has good ratings from the Better Business Bureau or online rating services.
- Don't sign a repair contract you haven't read or fully understand, and don't pay “up front” for repairs before the job is completed to your satisfaction.
- If your vehicle is damaged, contact your insurance company or agent as quickly as possible and if possible, provide smartphone photos of the damage to help speed your claim.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto, business and personal insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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